

SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Estimates

Area Name : ZCTA5 21231

Subject	Zip Code Tabulation Area : 21231			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	14,387	+/- 867	100.0%	+/- (X)
In labor force	10,302	+/- 738	71.6%	+/- 3.3
Civilian labor force	10,298	+/- 738	71.6%	+/- 3.3
Employed	9,390	+/- 729	65.3%	+/- 3.4
Unemployed	908	+/- 212	6.3%	+/- 1.5
Armed Forces	4	+/- 8	0%	+/- 0.1
Not in labor force	4,085	+/- 559	28.4%	+/- 3.3
Civilian labor force	10,298	+/- 738	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	8.8%	+/- 2
Females 16 years and over	7,159	+/- 573	(X)	+/- (X)
In labor force	4,840	+/- 447	67.6%	+/- 3.5
Civilian labor force	4,840	+/- 447	67.6%	+/- 3.5
Employed	4,415	+/- 456	61.7%	+/- 3.9
Own children under 6 years	888	+/- 219	(X)	+/- (X)
All parents in family in labor force	617	+/- 208	69.5%	+/- 14.3
Own children 6 to 17 years	1,298	+/- 298	(X)	+/- (X)
All parents in family in labor force	790	+/- 245	60.9%	+/- 13.3
COMMUTING TO WORK				
Workers 16 years and over	9,172	+/- 728	100.0%	+/- (X)
Car, truck, or van -- drove alone	5,449	+/- 562	59.4%	+/- 3.8
Car, truck, or van -- carpooled	663	+/- 200	7.2%	+/- 2
Public transportation (excluding taxicab)	1,188	+/- 342	13%	+/- 3.5
Walked	1,298	+/- 237	14.2%	+/- 2.7
Other means	294	+/- 120	3.2%	+/- 1.3
Worked at home	280	+/- 123	3.1%	+/- 1.3
Mean travel time to work (minutes)	27.9	+/- 2.1	(X)%	+/- (X)
OCCUPATION				
Civilian employed population 16 years and over	9,390	+/- 729	100.0%	+/- (X)
Management, business, science, and arts occupations	5,597	+/- 506	59.6%	+/- 3.8
Service occupations	1,688	+/- 307	18%	+/- 2.8
Sales and office occupations	1,392	+/- 263	14.8%	+/- 2.3
Natural resources, construction, and maintenance occupations	362	+/- 171	3.9%	+/- 1.8
Production, transportation, and material moving occupations	351	+/- 146	3.7%	+/- 1.5
INDUSTRY				
Civilian employed population 16 years and over	9,390	+/- 729	100.0%	+/- (X)
Agriculture, forestry, fishing and hunting, and mining	58	+/- 51	0.6%	+/- 0.5
Construction	306	+/- 150	3.3%	+/- 1.5
Manufacturing	629	+/- 255	6.7%	+/- 2.5
Wholesale trade	136	+/- 58	1.4%	+/- 0.6
Retail trade	358	+/- 118	3.8%	+/- 1.2
Transportation and warehousing, and utilities	315	+/- 135	3.4%	+/- 1.4
Information	284	+/- 139	3%	+/- 1.5
Finance and insurance, and real estate and rental and leasing	539	+/- 157	5.7%	+/- 1.5
Professional, scientific, and management, and administrative and waste	1,594	+/- 241	17%	+/- 2.9
Educational services, and health care and social assistance	2,737	+/- 350	29.1%	+/- 3
Arts, entertainment, and recreation, and accommodation and food services	1,280	+/- 274	13.6%	+/- 2.7
Other services, except public administration	457	+/- 150	4.9%	+/- 1.5
Public administration	697	+/- 183	7.4%	+/- 1.9

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CLASS OF WORKER				
Civilian employed population 16 years and over	9,390	+/- 729	100.0%	+/- (X)
Private wage and salary workers	7,624	+/- 708	81.2%	+/- 2.8
Government workers	1,512	+/- 248	16.1%	+/- 2.7
Self-employed in own not incorporated business workers	244	+/- 102	2.6%	+/- 1.1
Unpaid family workers	10	+/- 12	0.1%	+/- 0.1
INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS)				
Total households	7,481	+/- 291	100.0%	+/- (X)
Less than \$10,000	1,341	+/- 247	17.9%	+/- 3.2
\$10,000 to \$14,999	399	+/- 113	5.3%	+/- 1.5
\$15,000 to \$24,999	606	+/- 145	8.1%	+/- 2
\$25,000 to \$34,999	475	+/- 139	6.3%	+/- 1.9
\$35,000 to \$49,999	714	+/- 188	9.5%	+/- 2.5
\$50,000 to \$74,999	1,185	+/- 247	15.8%	+/- 3.3
\$75,000 to \$99,999	849	+/- 186	11.3%	+/- 2.4
\$100,000 to \$149,999	1,033	+/- 195	13.8%	+/- 2.5
\$150,000 to \$199,999	458	+/- 119	6.1%	+/- 1.5
\$200,000 or more	421	+/- 142	5.6%	+/- 1.9
Median household income (dollars)	\$53,750	+/- 8154	(X)%	+/- (X)
Mean household income (dollars)	\$73,309	+/- 5745	(X)%	+/- (X)
With earnings	5,683	+/- 330	76%	+/- 2.8
Mean earnings (dollars)	\$86,246	+/- 6460	(X)%	+/- (X)
With Social Security	1,239	+/- 157	16.6%	+/- 2
Mean Social Security income (dollars)	\$13,296	+/- 1661	(X)%	+/- (X)
With retirement income	807	+/- 197	10.8%	+/- 2.6
Mean retirement income (dollars)	\$21,922	+/- 10696	(X)%	+/- (X)
With Supplemental Security Income	533	+/- 140	7.1%	+/- 1.8
Mean Supplemental Security Income (dollars)	\$8,935	+/- 1572	(X)%	+/- (X)
With cash public assistance income	473	+/- 145	6.3%	+/- 1.9
Mean cash public assistance income (dollars)	\$5,164	+/- 1606	(X)%	+/- (X)
With Food Stamp/SNAP benefits in the past 12 months	1,410	+/- 201	18.8%	+/- 2.5
Families	2,827	+/- 301	100.0%	+/- (X)
Less than \$10,000	435	+/- 139	15.4%	+/- 4.7
\$10,000 to \$14,999	145	+/- 80	5.1%	+/- 2.8
\$15,000 to \$24,999	255	+/- 96	9%	+/- 3.4
\$25,000 to \$34,999	169	+/- 54	6%	+/- 1.9
\$35,000 to \$49,999	248	+/- 88	8.8%	+/- 2.9
\$50,000 to \$74,999	342	+/- 127	12.1%	+/- 4.3
\$75,000 to \$99,999	276	+/- 93	9.8%	+/- 3.1
\$100,000 to \$149,999	414	+/- 124	14.6%	+/- 4.2
\$150,000 to \$199,999	275	+/- 90	9.7%	+/- 3.1
\$200,000 or more	268	+/- 124	9.5%	+/- 4
Median family income (dollars)	\$61,455	+/- 13696	(X)%	+/- (X)
Mean family income (dollars)	\$87,995	+/- 12210	(X)%	+/- (X)
Per capita income (dollars)	\$34,859	+/- 2967	(X)%	+/- (X)
Nonfamily households	4,654	+/- 330	(X)	+/- (X)
Median nonfamily income (dollars)	\$50,522	+/- 5098	(X)%	+/- (X)
Mean nonfamily income (dollars)	\$62,236	+/- 6478	(X)%	+/- (X)
Median earnings for workers (dollars)	\$43,478	+/- 3220	(X)%	+/- (X)
Median earnings for male full-time, year-round workers (dollars)	\$57,467	+/- 8489	(X)%	+/- (X)
Median earnings for female full-time, year-round workers (dollars)	\$50,873	+/- 2667	(X)%	+/- (X)

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	16,778	+/- 984	16778%	+/- (X)
With health insurance coverage	14,591	+/- 864	87%	+/- 2.4
With private health insurance	10,097	+/- 721	60.2%	+/- 3.4
With public coverage	5,432	+/- 596	32.4%	+/- 3
No health insurance coverage	2,187	+/- 450	13%	+/- 2.4
Civilian noninstitutionalized population under 18 years	2,634	+/- 413	2634%	+/- (X)
No health insurance coverage	90	+/- 70	3.4%	+/- 2.7
Civilian noninstitutionalized population 18 to 64 years	12,831	+/- 807	12831%	+/- (X)
In labor force:	10,115	+/- 742	10115%	+/- (X)
Employed:	9,219	+/- 729	9219%	+/- (X)
With health insurance coverage	7,855	+/- 632	85.2%	+/- 2.9
With private health insurance	7,355	+/- 622	79.8%	+/- 3.6
With public coverage	674	+/- 211	7.3%	+/- 2.2
No health insurance coverage	1,364	+/- 308	14.8%	+/- 2.9
Unemployed:	896	+/- 211	896%	+/- (X)
With health insurance coverage	618	+/- 143	69%	+/- 9.8
With private health insurance	387	+/- 119	43.2%	+/- 12.8
With public coverage	246	+/- 110	27.5%	+/- 9.7
No health insurance coverage	278	+/- 125	31%	+/- 9.8
Not in labor force:	2,716	+/- 496	2716%	+/- (X)
With health insurance coverage	2,261	+/- 494	83.2%	+/- 7.3
With private health insurance	1,060	+/- 386	39%	+/- 9.3
With public coverage	1,296	+/- 254	47.7%	+/- 8.4
No health insurance coverage	455	+/- 201	16.8%	+/- 7.3
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	26%	+/- 5.5
With related children under 18 years	(X)	+/- (X)	47.3%	+/- 8.9
With related children under 5 years only	(X)	+/- (X)	13%	+/- 14.6
Married couple families	(X)	+/- (X)	1%	+/- 1.1
With related children under 18 years	(X)	+/- (X)	0%	+/- 10.4
With related children under 5 years only	(X)	+/- (X)	0%	+/- 20.8
Families with female householder, no husband present	(X)	+/- (X)	56.1%	+/- 9
With related children under 18 years	(X)	+/- (X)	71.3%	+/- 10.3
With related children under 5 years only	(X)	+/- (X)	46.5%	+/- 41.2
All people	(X)	+/- (X)	30.1%	+/- 3.8
Under 18 years	(X)	+/- (X)	58.2%	+/- 8.6
Related children under 18 years	(X)	+/- (X)	58%	+/- 8.6
Related children under 5 years	(X)	+/- (X)	50.2%	+/- 12.5
Related children 5 to 17 years	(X)	+/- (X)	61.8%	+/- 9.6
18 years and over	(X)	+/- (X)	25.4%	+/- 3.3
18 to 64 years	(X)	+/- (X)	25%	+/- 3.7
65 years and over	(X)	+/- (X)	29.9%	+/- 7.5
People in families	(X)	+/- (X)	30.8%	+/- 6.5
Unrelated individuals 15 years and over	(X)	+/- (X)	29.4%	+/- 4.9

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

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Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.